

**UNITED STATES BANKRUPTCY COURT**  
Middle District of Pennsylvania

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on July 24, 2008 and was converted to a case under chapter 7 on 6/7/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or electronically through "PACER" (Public Access to Court Electronic Records).

**NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Warren A. Royea Sr.  
1640 Blue Jay Drive  
Dover, PA 17315

Gail M. Royea  
aka Gail M. Moritz  
1640 Blue Jay Drive  
Dover, PA 17315

Case Number:  
1:08-bk-02603-MDF

Last four digits of Social Security No., Individual Taxpayer-ID(ITIN) No. or EIN No.:  
xxx-xx-7762  
xxx-xx-9786

Attorney for Debtor(s) (name and address):

Keith B DeArmond  
DeArmond and Associates  
11 East Market Street, Suite 300  
York, PA 17401  
Telephone number: 717 846-3200

Bankruptcy Trustee (name and address):

Lawrence V. Young (Trustee)  
CGA Law Firm  
135 North George Street  
York, PA 17401  
Telephone number: 717 848-4900

**Meeting of Creditors:**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors.

Date: July 14, 2010

Time: 01:30 PM

Location: York County Judicial Center, Hearing Room 1, 4th Floor, 45 North George Street, York, PA 17401

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of Debtor or to Determine Dischargeability of Certain Debts: 9/12/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**CREDITORS WITH A FOREIGN ADDRESS**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court  
Ronald Reagan Federal Building  
PO Box 908  
Harrisburg, PA 17108  
(717) 901-2800

**For the Court:**

Clerk of the Bankruptcy Court:  
Terrence S. Miller

Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: June 11, 2010
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# EXPLANATIONS

FORM B9A (03/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <b><i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i></b> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
DoNot file Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <b><i>You therefore should not file a proof of claim at this time.</i></b> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts:	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the <b>"Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts"</b> listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property:	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the <b>"Deadline to Object to Exemptions"</b> listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed through "ECF" (Electronic Case Filing) or with the bankruptcy clerk's office at the address listed on the front side. You may inspect all documents filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or electronically through "PACER" (Public Access to Court Electronic Records).
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	
<b>RAPID DATA ACCESS:</b> We encourage you to register with our Public Access to Court Electronic Records System ("PACER") by visiting the PACER Home Page at <a href="http://pacer.psc.uscourts.gov/">http://pacer.psc.uscourts.gov/</a> or by calling <b>1-800-676-6856</b> .	
<b>COPY REQUESTS:</b> To obtain copies of documents, send a written request to the Clerk's Office as listed on this notice.	
<b>IMPORTANT NOTICES TO DEBTOR:</b> Pursuant to Section 727(a)(11) and 1328(g) of the Bankruptcy Code, you are required in most instances to file a certification with the Clerk, of the completion of a <b><u>Personal Instructional Financial Management Course</u></b> . Failure to do so will prevent the issuance of a Discharge. Your case will be closed and you <b>may be</b> required to pay a reopening fee if you later desire to receive a discharge.	
Failure to file other, required documents may result in the dismissal of your case without further notice.	

# CERTIFICATE OF NOTICE

District/off: 0314-1  
Case: 08-02603

User: DDunbar  
Form ID: B9A

Page 1 of 2  
Total Noticed: 55

Date Rcvd: Jun 11, 2010

The following entities were noticed by first class mail on Jun 13, 2010.

db/jdb +Warren A. Royea, Sr., Gail M. Royea, 1640 Blue Jay Drive, Dover, PA 17315-2772  
aty +Brian E Caine, Deily Mooney and Glastetter LLP, One Greentree Centre, Suite 201,  
Marlton, NJ 08053-3105  
aty +Keith B DeArmond, DeArmond and Associates, 11 East Market Street, Suite 300,  
York, PA 17401-1270  
aty +William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301,  
Moorestown, NJ 08057-3125  
frtr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132  
3307151 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
3051532 +American Education Services, 1200 North 7th Street, Harrisburg, PA 17102-1419  
3051538 +Citi Bank, P.O. Box 499, Hanover, MD 21076-0499  
3051531 +DeArmond & Associates, 11 East Market Street Third Floor, York, PA 17401-1227  
3067651 Fifth Third bank, PO Box 3789, Evansville, IN 47736-3789  
3051539 +First Capital Fifth Third, 20 Northwest First Street, Evansville, IN 47708-1201  
3051543 +Granite State Management, P.O. Box 2097, Concord, NH 03302-2097  
3120350 +MERRICK BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
3051547 +PA Department Of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001  
3051548 +Penncro Associates, Inc., P.O. Box 1878, Southampton, PA 18966-0108  
3279342 Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa 17128-0946  
3130089 +Pra Receivables Management, Llc, As Agent Of Portfolio Recovery Assocs., PO Box 12914,  
NORFOLK VA 23541-0914  
3051530 +Royea Gail M, 1640 Blue Jay Drive, Dover, PA 17315-2772  
3051529 +Royea Warren A Sr, 1640 Blue Jay Drive, Dover, PA 17315-2772  
3051549 +Sallie Mae Foundation, P.O. Box 9500, Wilkes Barre, PA 18773-9500  
3051550 Saxon Mortgage, 478 Mercantile Drive, Fort Worth, TX 76137  
3100191 +Sterling Inc dba Kay Jewelers, c/o/ Weltman, Weinberg & Reis, Co. L.P.A.,  
525 Vine Street, Suite 800, Cincinnati, OH 45202-3122  
3051553 +U.S. Cellular, C/O Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502-4962  
3111911 +Wells Fargo Bank, N.A., Attn: Mac F6582-034, PO Box 500, Chester, PA 19016-0500

The following entities were noticed by electronic transmission on Jun 11, 2010.

aty EDI: PHINAMERI.COM Jun 11 2010 15:53:00 Alice Lynn Whitten,  
AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096  
cr EDI: PHINAMERI.COM Jun 11 2010 15:53:00 AmeriCredit., c/o Alice Whitten, POB 183853,  
Arlington, TX 76096  
cr EDI: WFFC.COM Jun 11 2010 15:53:00 Wells Fargo Auto Finance, 2nd Floor,  
13675 Technology Dr. Bldg C, Eden Prairie, MN 55344-2252  
3085792 EDI: PHINAMERI.COM Jun 11 2010 15:53:00 AmeriCredit Financial Services, Inc., PO Box 183853,  
Arlington, TX 76096  
3051533 EDI: PHINAMERI.COM Jun 11 2010 15:53:00 Americredit, P.O. Box 183593,  
Arlington, TX 76096  
3051534 +EDI: TSYS2.COM Jun 11 2010 15:53:00 Barclay's Bank of Delaware, 125 South West Street,  
Wilmington, DE 19801-5014  
3051554 EDI: CHASE.COM Jun 11 2010 15:53:00 Washington Mutual, P.O. Box 660509, Dallas, TX 75266  
3051535 +EDI: CAPITALONE.COM Jun 11 2010 15:53:00 Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
3051536 +EDI: CHASE.COM Jun 11 2010 15:53:00 Chase, 800 Brookside Boulevard,  
Westerville, OH 43081-2822  
3051537 +EDI: CAUT.COM Jun 11 2010 15:53:00 Chase Auto Finance Corporation, 14800 Frye Road,  
Fort Worth, TX 76155-2732  
3099475 EDI: CHASE.COM Jun 11 2010 15:53:00 Chase Bank USA, NA, PO BOX 15145,  
Wilmington, DE 19850-5145  
3051540 +EDI: RMSC.COM Jun 11 2010 15:53:00 G.E. Money Bank, P.O. Box 981439,  
El Paso, TX 79998-1439  
3051541 +EDI: RMSC.COM Jun 11 2010 15:53:00 G.E. Money Bank, P.O. Box 30762,  
Salt Lake City, UT 84130-0762  
3128855 EDI: RMSC.COM Jun 11 2010 15:53:00 GE Consumer Finance, For GE Money Bank,  
dba CARE CREDIT/GEMB, PO Box 960061, Orlando FL 32896-0661  
3051542 +EDI: RMSC.COM Jun 11 2010 15:53:00 GEMB/Walmart, P.O. Box 981400, El Paso, TX 79998-1400  
3051544 +EDI: HFC.COM Jun 11 2010 15:53:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
3051545 +E-mail/Text: ebnsterling@weltman.com Kay Jewelers, P.O. Box 740425,  
Cincinnati, OH 45274-0425  
3107432 EDI: RESURGENT.COM Jun 11 2010 15:53:00 LVNV Funding LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
3051546 +EDI: MERRICKBANK.COM Jun 11 2010 15:53:00 Merrick Bank, P.O. Box 1500,  
Draper, UT 84020-1500  
3326842 +E-mail/Text: bknotice@ncmlc.com National Capital Management, LLC,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
3162780 EDI: RESURGENT.COM Jun 11 2010 15:53:00 PYOD LLC its successors and assigns as assignee of,  
Washington Mutual, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
3051548 +EDI: PNEN.COM Jun 11 2010 15:53:00 Penncro Associates, Inc., P.O. Box 1878,  
Southampton, PA 18966-0108  
3089035 EDI: BLINE.COM Jun 11 2010 15:53:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
3051551 +EDI: WFNBNB.COM Jun 11 2010 15:53:00 Spirit Of America National Bank, 1103 Allen Drive,  
Milford, OH 45150-8763  
3051552 +EDI: WTRRNBNB.COM Jun 11 2010 15:53:00 Target, P.O. Box 59231,  
Minneapolis, MN 55459-0231  
3051555 +EDI: WFFC.COM Jun 11 2010 15:53:00 Wells Fargo Auto Finance, 711 West Broadway Road,  
Tempe, AZ 85282-1218

District/off: 0314-1  
Case: 08-02603

User: DDunbar  
Form ID: B9A

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Jun 11, 2010

The following entities were noticed by electronic transmission (continued)

3051556 +EDI: WFFC.COM Jun 11 2010 15:53:00 Wells Fargo Financial, P.O. Box 94498,  
Las Vegas, NV 89193-4498  
3130279 +EDI: WFFC.COM Jun 11 2010 15:53:00 Wells Fargo Financial National Bank, 4137 121st Street,  
Urbandale IA 50323-2310  
3051557 +E-mail/Text: kcm@yatb.com York Adams Tax Bureau, P.O. Box 15627,  
York, PA 17405-0156  
3300160 EDI: ECAST.COM Jun 11 2010 15:53:00 eCAST Settlement Corporation, POB 35480,  
Newark NJ 07193-5480  
3148533 EDI: ECAST.COM Jun 11 2010 15:53:00 eCAST Settlement Corporation assignee of,  
HSBC Bank Nevada and its Assigns, POB 35480, Newark NJ 07193-5480  
3149050 EDI: ECAST.COM Jun 11 2010 15:53:00 eCAST Settlement Corporation assignee of,  
Chase Bank USA NA, POB 35480, Newark NJ 07193-5480

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr AmeriCredit Financial Services, Inc.  
cr AmeriCredit Financial Services, Inc., as successor  
tr\* +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
cr\* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480  
3309008\* +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
3130921\* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTALS: 2, \* 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2010

Signature:

